

# Announce

*The e-newsletter for Western National agency partners*

Western National's e-Newsletter for Partner Agents

Winter 2011



- [Main](#)
- [AgentsOnline](#)

Visit our social sites:

- [On Facebook®](#)
- [On Twitter®](#)

Full printable version

**Inside this issue:**
[2011 Plan from Stu](#)
[Employee Profile:  
Ruth Lunde & Jenny  
Young, Project  
Managers](#)
[Welcome to Our  
Newest Partner  
Agencies](#)
[Celebrating  
Milestone Agency  
Anniversaries](#)
[In Memoriam:  
Remembering  
George Klouda](#)
[\\$50 Gift Card  
Winner: David Hirth  
\(Citizens David Hirth  
Agency of New Ulm,  
MN\)](#)

## 2011 Plan

### A message from Stu Henderson, President & CEO

We have always shared our annual Business Plans with you, since you are our partners in this and because if you know where we want to go, you can help us get there. We are doing that again now. However, with all the changes in 2010 and 2011 (new product lines, new companies), we can no longer issue one plan for the Group that contains very specific targets and tactics; the specific annual goals and targets for each of our companies are too different. What we can, and will, do is provide the overall strategies for the Group (with a few examples of tactics) so that you know the framework within which we will make our business decisions. These strategies will enable our group of companies to achieve our financial, operational, and personnel goals for the benefit of you, our policyholders, our employees, and all other partners in service. An individual company's plan and the specific of its tactics will be shared with you by that company through its underwriters and marketing representatives.

#### 1. Profitable premium growth

By achieving a combined ratio that consistently adds to our policyholder surplus (even in a persistently soft market), we ensure our continued ability to deliver on our claims promise. Our 2011 target combined ratio is 98.5%. This is higher than our norm, but it reflects the realities of the economy and of the fact that our mutual policyholders need us to have a lower return in this time of their need.

#### 2. Commitment to employees and our communities

Western National is a community of people working together. The stronger that community, the better our ability to achieve our common purpose: serving our policyholders and partner agents. We are committed to building those communities by fostering a culture of respect, wellness, innovation, and personal growth throughout our group of companies. 2011 initiatives include wellness, stable compensation, very solid benefits, personal development opportunities and community service (including contributing 1% of prior-year profit to charities).

#### 3. Relationship marketing and selling

"Relationships" are, and must continue to be, more than just a warm-and-fuzzy word at Western National. They are our differentiator. First and foremost, we are committed to our independent agents. We will invest in people and programs that help us build long-term, personal relationships with policyholders and partner agents. In 2011 we will look for ways to deepen our existing relationships, while building very few new ones with new agencies, specifically by conducting focus groups and training programs, enhancing portal and customer facing system useability, and by financial and other support of our agents/agent associations.

#### 4. Continuous improvement to customer service

We rely on excellent customer service to continue to prove the value of our relationships to our policyholders and partner agents. As the world of commerce evolves, and as customer expectations follow suit, we are committed to finding new ways to 'wow' our customers. In 2011, we will continue to develop the customer relationship center, finalize the new billing enhancements, and review all processes for ease of use.

#### 5. Leverage appropriate technology

We understand that our technology needs to be stable, available and effective to earn the business of our policyholders and partner agents. We dedicate ourselves to maintaining this standard, as well as to building and upgrading our systems to better support our initiatives and balance our available resources. In 2011, we will primarily build on what we have to fully utilize existing technologies and will increase our self-sufficiency to avoid issues of third party vendors that can adversely affect our business and reputation. System availability goal is 99% or greater of published times.

Thank you for your continued support of our business plans and for all that you do in the service of our policyholders. We look forward to a mutually successful 2011!

Employee Profile

Ruth Lunde & Jenny Young

Project Managers



What does a typical day look like as a Project Manager at Western National Insurance? According to Western National Senior Project Manager Ruth Lunde (one half of the group's project management team), a 'typical' day is anything but typical.

"The Project Manager role at Western National is full of variety, so much so that it's hard to say that any one-day is a typical one for us in the department. As project managers we are in charge of keeping company projects on task and on budget. Communication and organization are our biggest assets as we schedule and run meetings, bring in external vendors, and see projects to their conclusion. Ultimately, it's hard to explain all of our tasks in a few minutes, but for us, each day is a new challenge and that is definitely a perk."

The Project Manager position is a fairly new one at Western National, as the Project Office was created in 2008 with the intention to aid the success of backlogged corporate projects. The Project Office, according to Jenny Young, Project Manager, has developed a lot over the past two years.

"It's been very exciting to be a part of the Project Office inception here at WN. We've seen it grow and improve with each and every project that we take on."

According to Young, the excitement and variety of their daily duties are great, but it's not the best part of the job.

"The people and friendships are definitely the best part of the job. Western National is just an overall wonderful company to be a part of. After being with Western National for 20+ years of growth, the partnerships with our agents, insureds and employees still very much matter to the company and I'm certain that will never change."

Get to know Ruth & Jenny:



Ruth Lunde  
Senior Project Manager



Jenny Young  
Project Manager

<b>Birthplace:</b>	Austin, MN. I grew up on a farm between Austin & Albert Lea.	Rochester, MN
<b>Now living in:</b>	Chanhassen, MN	Burnsville, MN
<b>Before joining Western National:</b>	<p>I began my career at The St Paul Companies Inc., then went to work for one of their subsidiaries: Western Life, which was purchased by AMEV, which became Fortis, then became Assurant. I bounced around in various roles and departments over the years, in IT and other areas of the business.</p> <p>I then took a venture to DeCare, Delta Dental of MN as the Senior Manager in the IT department.</p> <p>I came to Western National in 2005 in the role of Applications Development Manager. In 2008, I moved into the new Project Office as a Senior Project Manager.</p>	<p>I worked for a Title Company in Bismarck, North Dakota before relocating back to MN.</p> <p>I started at WN in 1990 in the Communication Services Department and have moved several times in the company since then, including: IT, R&amp;D and Corporate.</p> <p>In 2008, the Project Office was formed and I began a new role in the company as a Project Manager. It's been the biggest and best challenge yet.</p>
<b>In your free time:</b>	I enjoy time with family & friends. I am also very involved with volunteering at church and in the	Keeping up with my husband Paul of 19 years, our 16-year-old daughter McKenna and 12-year-old

community. Organizations I volunteer with include Habitat for Humanity, Thrivent Chapter Board, a prison ministry, donating platelets, and helping at the food shelf and the library.

I also have a passion for bicycle riding. In 2010, it was great to complete the Habitat 500 bike ride: it was 500 miles in 7 days. I enjoyed it so much that I have already signed up for the 2011 Habitat 500. If you would like more information or to join in this ride, we welcome you!

son Mason keeps me pretty busy. Staying active in school, church and sports activities is a full-time job.

We (and by we, I mean Paul) are also in the process of building a family cabin in Hayward, WI. That has added a whole new dimension to our lives and we're looking forward to many years of memories at the cabin.

## Welcome to Our Newest Partner Agencies

Western National welcomes the following agencies with whom we formed new partnerships between July 1, 2010 and November 30, 2010:

- **Advantage 1 Insurance Agency, Inc.** (St. Cloud, MN)
- **Alcorn Insurance Agency, Inc.** (Centralia, IL)
- **Archibald Insurance Agency** (Salt Lake City, UT)
- **Arthur J. Gallagher RMS** (Itasca, IL)
- **Beehive Insurance Agency, Inc.** (Murray, UT)
- **Behnke & Company, Inc.** (Decatur, IL)
- **Bouslog Insurance Corp** (Marion, IA)
- **Bradford G. Trotter** (Coal City, IL)
- **Central Iowa Insurance Services, Inc.** (Carlisle, IA)
- **Charles Allen Agency, Inc.** (Waite Park, MN)
- **David Kimmel Insurance** (Benton, IL)
- **Dimond Bros. Insurance Agency, Inc.** (Kankakee, IL)
- **Fiscal Insurance Concepts** (Bourbonnais, IL)
- **Freeman Insurance Agency** (Iowa City, IA)
- **Great Basin Insurance** (Klamath Falls, OR)
- **GTPS Insurance Agency** (Champaign, IL)
- **Illini Insurance Group, Inc.** (Quincy, IL)
- **Joseph A. Huffman & Associates, Inc.** (Cairo, IL)
- **Lamb, Little, & Co.** (Schaumburg, IL)
- **Marsaglia Agency, Inc.** (Plainfield, IL)
- **Neis Insurance Agency** (Crystal Lake, IL)
- **Newgard & Renaud Insurance** (Des Moines, IA)
- **Parr Insurance Brokerage, Inc.** (Chicago, IL)
- **RW Troxell & Company, Inc.** (Springfield, IL)
- **SJ Francis Insurance Agency, Inc.** (Wilmington, IL)
- **Synder & Snyder Agency, Inc.** (Bloomington, IL)
- **The Dana Company** (Des Moines, IA)
- **The Horton Group, Inc.** (Orland Park, IL)
- **The Insurance Store Regional Agency** (Mount Vernon, IL)
- **Tricor Insurance & Financial Services** (Lancaster, WI)
- **Weiss Insurance Agency, Inc.** (Wayne, IL)
- **Wells Fargo Insurance Services** (Champaign, IL)
- **Wethington Agency** (Centralia, IL)
- **Wickert Enterprises, LLC** (Rock Falls, IL)



## Celebrating Milestone Agency Anniversaries

Congratulations to these Western National agency partners who celebrated a milestone partnership anniversary between July and November 2010:

### 40 Years

- Community Insurance Gaylord of Gaylord, MN (7/1/70)

### 30 Years

- McAlpin Agency, Inc. of Columbia Heights, MN (7/2/80)

### 25 Years

- First American Insurance Services of Stewartville, MN (7/2/85)
- Associated Agency Group of Ohehalis, WA (7/25/85)
- AMP Insurance of Fergus Falls, MN (8/1/85)
- Essig Agency of Spring Valley, MN (8/23/85)

### 20 Years

- Michael Girsch Agency, Inc. of Edina, MN (7/1/90)
- Brown & Brown, Inc. of Mankato, MN (10/1/90)
- Hal Tiffany Agency, Inc. of Roseville, MN (10/9/90)



**15 Years**

- First National Insurance of Mitchel, SD (8/1/95)
- Bremer Insurance of South Saint Paul, MN (9/1/95)
- Insurance Services Center of De Pere, WI (10/1/95)

**10 Years**

- Riverbank Insurance Center of Osceola, WI (10/1/2000)

**In Memoriam****Remembering George Klouda**

We are not in the habit of using our Announce space to communicate matters of a personal nature, such as the passing of an employee or his/her relative, no matter the significance of such a loss to us and our employees who knew that person. However, George Klouda was not an ordinary person in the history of this company, and his passing on December 5th is worthy of an exception as we show him the respect he deserves for all he did for us.

George attended high school in Hopkins, and was State HS Golf Champion there in 1942. After graduating from the University of Minnesota (where he also golfed on the college team), he went right into insurance, working with American Hardware Mutual, Phoenix Mutual, American Mutual Liability and a Managing General Agent. It was 1955 when George joined what was then known as Mutual Creamery Insurance Company as a field sales representative with the goal of taking the then direct writer to an agency sales system of production. Quickly rising through the management ranks, George became an officer in 1958, a Director in 1959, EVP and General Manager in 1963 and then President in 1968. He served in that role, and as Chairman of the Board, until his retirement in 1992. After a stint as Interim CEO, ending when he hired me as President in the fall of 2001, George continued to serve on the Board until his retirement from that position in 2006 -- the culmination of over 50 years of service to Western National and its Independent Agents. Over that time George also served the insurance industry (as a member of the Workers Compensation Reinsurance Association, the Insurance Federation of MN, and the Alliance of American Insurers, amongst others) and his local community (as a member of the Masons and Zuhrah Shrine Committee).

The Company went from a few million in premium to over \$200 million at his retirement, with Policyholder Surplus growing at an equally impressive rate. Most of the employees now working in Edina were hired by him, and worked closely with him (and his wife, Marilyn - equally as committed to the Company as she was to George) for many years. His contributions by building Western from a small local entity to a significant state-wide presence (and beyond) allowed us to rebuild the economic lives of our insureds through claim payments, and to support our employees, agents and their families by providing meaningful employment and opportunity. All in all, a life well lived; and one that deserves our recognition and thanks.

~ Stu Henderson, President & CEO

**\$50 Gift Card Winner: David Hirth (Citizens David Hirth Agency of New Ulm, MN)**

Congratulations to David Hirth (Citizens David Hirth Agency of New Ulm, MN) who won a \$50.00 Visa Gift Card for recognizing Western National Senior Claims Representative & Catastrophe Manager Dan Anderson for a job well done. Here's what David had to say.

We recently had Danny Anderson down working with [the insured] on a claim problem. I just wanted to pass along the fact that Danny did a wonderful job. He worked very nicely with my client and got the claim situation taken care of professionally, and he needs to be commended for that. He's a first class adjuster, and we really appreciated all his help. What a great claims rep.

~ David Hirth

Do you have a story to share that exemplifies the Western National tagline, "The Relationship Company"? Maybe you've provided excellent service to a Western National policyholder, or you've caught one of our employees "in the act" of providing superior service to an agent or customer? If so, send your story to [info@wnins.com](mailto:info@wnins.com), and if we select your submission to be published in Announce you'll be awarded a \$50.00 Visa Gift Card.